

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A computer-implemented method for managing employee benefits in real-time, the method comprising:

receiving, from an employer, requirements for benefits;

electronically preparing a search message including the requirements for benefits and a number of nodes for the search;

transmitting the ~~requirements~~ search message only to one or more a select number of benefits providers based on the number of nodes;

receiving bids from the ~~one or more~~ select number of benefits providers to satisfy the requirements for benefits;

transmitting the bids to the employer;

receiving, from the employer, an authorization to enroll benefits of a selected benefits provider from the ~~one or more~~ select number of benefits providers; and

transmitting the authorization to the selected benefits provider.
2. (Original) The method of claim 1, wherein receiving the authorization comprises receiving an electronic signature from the employer.
3. (Original) The method of claim 1, further comprising receiving, from the employer, electronic payment for the benefits.
4. (Original) The method of claim 1, further comprising receiving requests for

payment for the benefits from the selected benefits provider.

5. (Original) The method of claim 4, further comprising:

receiving, from the employer, electronic payment for the benefits; and
transmitting electronic payment for the benefits to the selected benefits
provider.

6. (Original) The method of claim 5, further comprising receiving a carrier receipt
from the selected benefits provider.

7. (Original) The method of claim 5, further comprising transmitting a carrier
receipt to the employer.

8. (Original) The method of claim 1, wherein the benefits comprise at least one of
health care benefits, life insurance benefits, savings plans, stock option plans, pension
plans, 401K plans, credit plans, flexible spending accounts, and claims processing for
flexible spending accounts.

9. (Original) The method of claim 1, wherein receiving and transmitting are
performed using a markup language.

10. (Previously Presented) The method of claim 9, wherein the markup
language comprises Extensible Markup Language (XML).

11. (Original) The method of claim 1, further comprising:

receiving, from the employer, a request to change benefits for the employee; and

transmitting, to the selected benefits provider, the request to change benefits.

12. (Original) The method of claim 1, further comprising:

receiving, from the employer, a request to stop benefits; and transmitting, to the selected benefits provider, the request to stop benefits.

13. (Currently Amended) Machine-readable media that that store executable instructions for managing employee benefits in real-time, the instructions causing one or more machines to:

receive, from an employer, requirements for benefits;

prepare a search message including the requirements for benefits and a number of nodes for the search;

transmit the ~~requirements~~ search message only to ~~one or more~~ a select number of benefits providers based on the number of nodes;

receive bids from the ~~one or more~~ predetermined number of benefits providers to satisfy the requirements for benefits;

transmit the bids to the employer;

receive, from the employer, an authorization to enroll benefits of a selected

benefits provider from the ~~one or more~~ predetermined number of benefits providers; and
transmit the authorization to the selected benefits provider.

14. (Original) The machine-readable media of claim 13, wherein receiving the authorization comprises receiving an electronic signature from the employer.

15. (Original) The machine-readable media of claim 13, wherein the instructions further cause the machine to receive, from the employer, electronic payment for the benefits.

16. (Original) The machine-readable media of claim 13, wherein the instructions further cause the machine to receive requests for payment for the benefits from the selected benefits provider.

17. (Original) The machine-readable media of claim 16, wherein the instructions further cause the machine to:
receive, from the employer, electronic payment for the benefits; and
transmit electronic payment for the benefits to the selected benefits provider.

18. (Original) The machine-readable media of claim 17, wherein the instructions further cause the machine to receive a carrier receipt from the selected benefits provider.

19. (Original) The machine-readable media of claim 17, wherein the instructions further cause the machine to transmit a carrier receipt to the employer.

20. (Original) The machine-readable media of claim 13, wherein the benefits comprise health care benefits, life insurance benefits, savings plans, stock option plans, pension plans, 401K plans, credit plans, flexible spending accounts, and claims processing for flexible spending accounts.

21. (Original) The machine-readable media of claim 13, wherein to receive and to transmit are performed using a markup language.

22. (Original) The machine-readable media of claim 21, wherein the markup language comprises Extensible Markup Language (XML).

23. (Original) The machine-readable media of claim 13, wherein the instructions further cause the machine to:

receive, from the employer, a request to change benefits for the employee; and

transmit, to the selected benefits provider, the request to change benefits.

24. (Original) The machine-readable media of claim 13, wherein the instructions further cause the machine to:

receive, from the employer, a request to stop benefits; and

transmit, to the selected benefits provider, the request to stop benefits.

25. (Currently Amended) A system for managing employee benefits in real-time, the system comprising:

an Enterprise Resource Planning (ERP) system to manage human resources information for a company with employees; and

one or more computers to manage information for ~~one or more~~ a select number of benefits providers, at least one computer configured to:

receive, via a network and the ERP system, requirements for benefits services for an employee;

prepare a search message including the requirements for benefits and a number of nodes for the search;

transmit the ~~requirements~~ search message, via the network, ~~for benefits services only~~ to the one or more of the computers managing information for ~~one or more~~ the select number of benefits providers based on the number of nodes;

receive, via the network, bids to satisfy the requirements for benefits services from the one or more computers;

transmit the bids to the ERP system via the network;

receive, via the network and from the ERP system, an authorization to enroll the services of a selected benefits provider from the one or more computers; and

transmit the authorization via the network to a computer managing information for the selected benefits provider.

26. (Currently Amended) A system for managing employee benefits in real-time, the system comprising:
- one or more computers managing information for ~~one or more~~ a select number of benefits providers;
 - an Enterprise Resource Planner (ERP) to manage human resources information for a company with employees, the ERP being configured to:
 - obtain requirements for benefits;
 - prepare a search message including the requirements for benefits and a number of nodes for the search;
 - transmit, via the network, the ~~requirements~~ search message only to the one or more computers based on the number of nodes;
 - receive, via the network, bids to satisfy the requirements from the one or more computers;
 - transmit the bids;
 - obtain an authorization to enroll the services of a selected benefits provider;
 - and
 - transmit, via the network, the authorization to a computer managing information for the selected benefits provider.

27. (New) The method of claim 1, wherein the search message further includes networking requirements.

28. (New) The machine-readable media of claim 13, wherein the search message further includes networking requirements.

29. (New) The method of claim 1, further comprising providing a reimbursement to each of the select number of benefits providers.

30. (New) The machine-readable media of claim 13, further comprising providing a reimbursement to each of the select number of benefits providers.